## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

David R. Tushie et al.

Title:

SYSTEM AND APPARATUS FOR SMART CARD PERSONALIZATION

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Mary Da Zhi Wang Cheung

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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

X Terminal Disclaimer (3 pgs.).

X Permission to charge Deposit Account No. 19-0743 in the amount of \$130.00 to cover the Terminal Disclaimer filing fee.

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SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 11th day of October, 2006.

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(GENERAL)